



## Eligible Expenses - Reference Guide

The Canadian Red Cross recognizes that support to small businesses and not-for-profit organizations (collectively referred to as **organizations** in this document) is essential to the recovery of people and communities.

The Support to Small Businesses and Not-for-Profits program is designed to assist with uninsured and unfunded expenses that organizations incurred as a result of a major disaster or event.

This **guide** aims to help organizations with the following:

- Identifying eligible expenses
- Understanding the information and documentation required to support each expense

## Understanding expenses

The table below outlines eligible and ineligible expenses under the program.

To help identify eligible expenses that can be claimed through this program, the Canadian Red Cross has also established multiple **expense categories**, which are defined on the following pages.

### Eligible expenses

Eligible expenses must meet the following criteria:

- ✓ Directly attributable to the event
- ✓ Directly aligned with the program's purpose
- ✓ Reasonable
- ✓ Not reimbursed by insurance
- ✓ Not funded by other sources
- ✓ In furtherance of recovery efforts
- ✓ In alignment with the Canadian Red Cross's [Fundamental Principles](#) and its charitable purpose

### Ineligible expenses

Ineligible expenses include—but are not limited to—the following:

- ✗ Costs not directly attributable to the event
- ✗ Costs reimbursed by insurance
- ✗ Costs funded by other sources
- ✗ Loss of income
- ✗ Personal items
- ✗ Building and/or equipment upgrades
- ✗ Vehicles
- ✗ In-kind labour
- ✗ Capital assets over \$10,000



## Category A Losses and damages to buildings and property

This category is intended to cover **uninsured and unfunded** losses or damages to a building or surrounding property for which the organization is responsible. This category may include repairs to a **structure and its interior**, as well as damage to the **exterior property** that hinders the organization's ability to operate. All damages must be a direct result of the disaster.

### Common examples

The lists below are not exhaustive.

#### Structure

- Doors
- Foundation
- Roof
- Siding

#### Interior

- Windows
- Floors
- Drywall
- Electrical repairs
- Permanent fixtures

#### Exterior

- Business access
- Fencing
- Outbuildings

### Required information and documentation

- A description of the damage and its impact on the organization
  - Photos of the damage (if possible)
  - Receipts or invoices for the repairs or replacements
  - For building damage, the Canadian Red Cross may also request tax statements (to confirm ownership of the building) or a lease agreement (to confirm who is contractually responsible for repairs)
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## Category B Cleanup

This category is intended to cover **uninsured and unfunded cleanup costs** that the organization is responsible for. All damage must be a direct result of the disaster.

### Common examples

The list below is not exhaustive.

- Demolition
- Debris removal and disposal
- Equipment rental
- Employee or contractor labour
- Smoke remediation

### Required information and documentation

- A description of the cleanup and its impact on the organization
- Photos of the damage (if possible)
- Receipts or invoices for cleanup costs
- A receipt or invoice for the repair, replacement, or for the original purchase



## Category C Equipment and inventory

This category is intended to cover uninsured and unfunded losses or damages to the organization's **essential equipment and inventory**. All damages must be a direct result of the disaster.

### Common examples

The lists below are not exhaustive.

#### Equipment

- Repair of damaged equipment
- Replacement of lost equipment

#### Inventory

- Spoiled food stock
- Clothing inventory
- Merchandise

### Required information and documentation

- A description of the damage and its impact on the organization
- Photos of the damaged items (if possible)
- A receipt or invoice for the repair, replacement, or for the original purchase

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## Category D Farming expenses

This category is intended to cover uninsured and unfunded losses or damages to **livestock, crops, and related supplies**. All damages must be a direct result of the disaster.

### Common examples

The lists below are not exhaustive.

#### Livestock

- Lost livestock
- Replacement of hay or feed

#### Crops

- Planting materials
- Replacement compost
- Lost crops or plants

### Required information and documentation

- A description of the damage and the impact on the organization
- Photos of the damage (if possible)
- A receipt or invoice for the replacement or for the original purchase



## Category E Rent, utilities, moving and storage

This category is intended to cover uninsured and unfunded **rent and utility costs** for spaces, buildings, or equipment while inaccessible or otherwise impacted.

This category also covers uninsured **moving and storage expenses** incurred if the organization had to relocate operations due to disaster-related damages. This could involve temporarily moving inventory and equipment during building repairs or a permanent move if the damage was extensive.

### Common examples

The lists below are not exhaustive.

#### Rent

- Building rent
- Equipment rental
- Parking space rent
- Storage rent

#### Utilities

- Electricity costs
- Phone bill
- Internet services
- Security services

#### Moving and storage

- Moving truck rental
- Moving services
- Storage container rental

### Required information and documentation

- A description of the expense and the duration of its impact
- A copy of the rental agreement (if applicable) or statement of recurring costs

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## Category F Insurance deductible/shortfall

This category is intended to cover **shortfalls in insurance claim settlements** due to a deductible or other stipulation.

### Required information and documentation

- Claim settlement from an insurance company
- Policy confirmation of deductible or copay

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## ● ● ● Category G Other expenses

This category is intended to capture **any other uninsured and unfunded losses or damages** that do not clearly fall under one of the other categories.

### Common examples

The list below is not exhaustive.

- Inspections
- Funding shortfall from another program
- Other operating costs

### Required information and documentation

- A description of the expense and its impact on the organization
- Photos of the damage (if possible)
- A receipt or invoice for the repair, replacement, or for the original purchase
- A decision letter from another funding program (if applicable)

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## Contact us



If you require assistance, email us at [ABSmallBizSupport@redcross.ca](mailto:ABSmallBizSupport@redcross.ca) or call us at **1-833-966-4225** between 9:00 AM and 6:30 PM Mountain Time, Monday to Friday. The Call Centre is closed weekends and statutory holidays.

**Please include your application number with all correspondence.**